

#2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

J1046 U.S. PTO
10/082470
02/21/02



In re U.S. Patent Application of:
Chalke, Shane A. et al.

Serial No.: FILED HEREWITH

Patent Art Unit:
NOT ASSIGNED

Filed: FILED HEREWITH

Primary Examiner:

Our Ref: 455.01

Title: Method of Managing Financial
Investments on a Group Basis

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR 1.97(b)

Commissioner of Patents and Trademarks
Box Patent Application
P.O. Box 2327
Arlington, VA 22202

Sir:

Submitted herewith on Form PTO-1449 is a listing of documents known to applicant and/or his attorney in compliance with the requirements of 37 CFR 1.56. Copies of all documents cited therein also accompany this Information Disclosure Statement.

Applicant does not waive any rights to appropriate action to establish patentability over any of the list of documents should they be applied as references against the claims of the present invention.

There are many patents in the field of financial management, but none disclose, alone or in combination, the features of the instant invention of managing groups of annuity or financial contracts. For example, many patents teach generalized financial tracking and planning methods including U.S. Patent 5,644,727 to Atkins; U.S. Patent 5,745,706 to Wolfberg; and U.S. Patent 5,844,285 to Atkins. U.S. Patent 5,819,230 to Christie et al. teaches a method for handling mortgage and life insurance accounts. U.S. Patent 5,926,792 teaches a back office administration method for life insurance administration. Patent 6,064,986 to Edelman and U.S. Patent 6,085,174 to Edelman teaches a computer-assisted method for maintenance of a customer investment and retirement program. U.S. Patent 6,275,807 to

Schirripa teaches a back office for annuity management and insurance company.

Respectfully submitted,
Daniel R. Gropper, P.C.



By: Daniel R. Gropper, Esq.
Reg. No. 30.945
Attorney for Applicant
9908 Dale Ridge Court
Vienna, VA 22181
(703) 281-7457

February 21, 2002

Certificate of Filing

I hereby certify that this Information Disclosure Statement was filed by Express Mail, postage prepaid to the Commissioner of Patents and Trademarks, Box Patent Application, P.O. Box 2327, Arlington, VA 22202, this 21 th day of February, 2002.



Daniel R. Gropper

U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	filed herewith
				Filing Date	filed herewith
				First Named Inventor	Chalke, Shane A.
				Art Unit	
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	455.01



U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature		Date Considered	
-------------------------------	--	----------------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.